

November 30, 2015

Creditor: AT&T Original Creditor: AT&T

Account Number: 512086439133 **Amount of Debt:** \$995.24 **Reference Number:** 140056527 Original Balance: \$995.24 Interest Accrued: \$0.00

Non-interest Charges & Fees: \$0.00

Payments: -\$0.00

YOU HAVE OPTIONS

NIEASHA THOMAS

Our records indicate that your balance with AT&T remains unpaid; therefore your account has been placed with ERC for collection efforts. We are willing to reduce your outstanding balance by offering discounted options.

Option 1: Pay the settlement of \$298.57, please remit by January 04, 2016.

Option 2: Pay the settlement of \$348.33, payable in 2 monthly payments of \$174.17.

Option 3: Pay the settlement of \$398.10, payable in 3 monthly payments of \$132.70.

We are not obligated to renew this offer.

This letter serves as notification that your delinquent account may be reported to the national credit bureaus.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.

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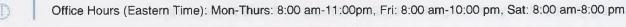
View statements, pay your balance, and manage your account online at www.payerc.com.



Telephone: (800) 474-0210 Toll Free. All calls are recorded and may be monitored for training purposes.



Send correspondence to: ERC, P.O. Box 57610, Jacksonville, FL 32241





This is an attempt to collect a debt. Any information obtained will be used for that purpose.

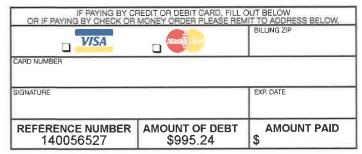


Please do not send correspondence to this address.

P.O. BOX 1259, Dept 98696 Oaks, PA 19456



November 30, 2015



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NIEASHA THOMAS 4 ANDREA CT

RIVERHEAD NY 11901-1511

120703 - 2251

ERC
P.O. Box 23870
Jacksonville, FL 32241-3870



